

## **CLAIMS:**

Please amend claims 1, 14, 15, and 16, as indicated in the following listing of claims, which replaces all prior versions and listings of claims in the application:

### **Listing of Claims:**

1. (Currently Amended) A method for offering debt recovery products to customers having delinquent accounts, comprising:

retrieving delinquent account information corresponding to a customer;  
determining a set of debt recovery offers for the customer based on the delinquent account information;  
ranking the debt recovery offers of the set of debt recovery offers when there is more than one debt recovery offer in the set;

receiving customer selection information from the customer, the customer selection information customizing a debt recovery product corresponding to one of the set of debt recovery offers; and

creating a debt recovery account for the customized debt recovery product.

2. (Original) The method of claim 1, said retrieving comprising:  
receiving an account number from the customer; and  
reading delinquent account information corresponding to the account number from an account database.

3. (Original) The method of claim 1, further comprising:  
storing debt recovery account information in an account database.

4. (Original) The method of claim 1, wherein the set of debt recovery offers includes at least one of a debt recovery credit card offer, an installment loan offer, and a quick repayment offer.

5. (Original) The method of claim 1, wherein the set of debt recovery offers includes a debt recovery credit card offer, an installment loan offer, and a quick repayment offer.

6. (Original) The method of claim 1, wherein the customer selection information comprises a preferred payment due date.

7. (Original) The method of claim 1, wherein the customer selection information comprises a repayment period.

8. (Original) The method of claim 1, wherein the customer selection information comprises a number of repayments.

9. (Original) The method of claim 1, wherein the customer selection information comprises a minimum payment percentage.

10. (Original) The method of claim 1, wherein the customer selection information comprises a fixed dollar amount.

11. (Original) The method of claim 1, wherein the customer selection information comprises an indication as to whether an annual membership fee is desired by the customer.

12. (Original) The method of claim 1, wherein the delinquent account information includes at least one of amount of delinquent debt, last payment date, last payment amount, type of debt, previous payment history, and credit bureau history.

13. (Original) The method of claim 1, wherein the delinquent accounts are charged-off accounts.

14. (Currently Amended) An apparatus for offering debt recovery products to customers having delinquent accounts, comprising:

an account database that stores delinquent account information for a plurality of delinquent accounts;

an offer decision model that determines a set of debt recovery offers for a customer based on delinquent account information that corresponds to the customer, and ranks the debt recovery offers of the set of debt recovery offers when there is more than one debt recovery offer in the set;

a server that receives customer selection information from the customer, the customer selection information customizing a debt recovery product corresponding to one of the set of debt recovery offers; and

a fulfillment engine that creates a debt recovery account for the customized debt recovery product.

15. (Currently Amended) An apparatus for offering debt recovery products to customers having delinquent accounts, comprising:

means for retrieving delinquent account information corresponding to a customer;

means for determining a set of debt recovery offers for the customer based on the delinquent account information;

means for ranking the debt recovery offers of the set of debt recovery offers when there is more than one debt recovery offer in the set;

means for receiving customer selection information from the customer, the customer selection information customizing a debt recovery product corresponding to one of the set of debt recovery offers; and

means for creating a debt recovery account for the customized debt recovery product.

16. (Currently Amended) A method for offering debt recovery products to customers having delinquent accounts, comprising:

acquiring, by a debt recovery service, a portfolio of delinquent accounts;

notifying one or more customers corresponding to the portfolio of delinquent accounts to contact the debt recovery service;

retrieving delinquent account information corresponding to a notified customer;

determining a set of debt recovery offers for the notified customer based on the delinquent account information;

ranking the debt recovery offers of the set of debt recovery offers when there is more than one debt recovery offer in the set;

receiving customer selection information from the notified customer, the customer selection information customizing a debt recovery product corresponding to one of the set of debt recovery offers; and

creating a debt recovery account for the customized debt recovery product.